

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rachel Morris
Debtor

Case No. 20-01526-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 03, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db	+ Rachel Morris, 11969 Woodland Drive, Felton, PA 17322-9069
5333555	CITI CARDS, PO BOX 70186, PHILADELPHIA PA 19176-0166
5329092	+ JPMorgan Chase Bank, N.A., et al, c/o Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Nov 03 2023 22:39:00	JPMorgan Chase Bank, National Association, Et Al., 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: RECOVERYCORP.COM	Nov 03 2023 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5333551	EDI: BANKAMER.COM	Nov 03 2023 22:39:00	BANK OF AMERICA, PO BOX 982234, EL PASO TX 79998-2234
5333552	EDI: BANKAMER.COM	Nov 03 2023 22:39:00	BANK OF AMERICA, PO BOX 31785, TAMPA FL 33631-3785
5341173	EDI: BANKAMER.COM	Nov 03 2023 22:39:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5333553	EDI: CAPITALONE.COM	Nov 03 2023 22:39:00	CAPITAL ONE, P. O. BOX 71083, CHARLOTTE NC 28272-1083
5333554	EDI: RMSC.COM	Nov 03 2023 22:39:00	CARE CREDIT / SYNCB, P. O. BOX 965035, ORLANDO FL 32896-5035
5333903	EDI: CAPITALONE.COM	Nov 03 2023 22:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5342636	EDI: CITICORP.COM	Nov 03 2023 22:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5333556	EDI: RMSC.COM	Nov 03 2023 22:39:00	EBAY MASTERCARD / SYNCB, PO BOX 960080, ORLANDO FL 32896-0080
5333557	+ Email/Text: camanagement@mtb.com	Nov 03 2023 18:37:00	M&T, PO BOX 4030, BUFFALO NY 14240-4030
5333558	Email/Text: camanagement@mtb.com	Nov 03 2023 18:37:00	M&T BANK, CREDIT CARD PAYMENT PROCESSING, P.O. BOX 62014, BALTIMORE MD 21264-2014
5342529	+ Email/Text: camanagement@mtb.com	Nov 03 2023 18:37:00	M&T Bank, PO Box 1508, Buffalo, NV 14240-1508
5345755	EDI: PRA.COM	Nov 03 2023 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5333559	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 03 2023 18:37:00	SELECT PORTFOLIO SERV / CHASE, ATTN: GENERAL CORRESPONDENCE, PO BOX

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5328159	+ EDI: RMSC.COM	Nov 03 2023 22:39:00	65250, SALT LAKE CITY UT 84165-0250 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5342187	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 03 2023 18:37:00	U.S. Bank N.A., as Trustee, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5333550		20-01526

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Kristen D Little	on behalf of Creditor JPMorgan Chase Bank National Association, Et Al... KRLITTLE@FIRSTAM.COM
Mario J. Hanyon	on behalf of Creditor Bank Of America N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2

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Mortgage Pass-Through Certificates mfarrington@kmlawgroup.com

Sara A. Austin

on behalf of Debtor 1 Rachel Morris saa2@austinlawllc.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Rachel Morris

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6016

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01526-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachel Morris

11/3/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.